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TOWNSEND and TOWNSEND and CREW LLP

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Stephanie Klepp

PATENT  
Attorney Docket No.: 014801-001300US  
Client Ref. No.: PD494

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Roger H. Kuite, et al.

Application No.: 09/516,949

Filed: March 1, 2000

For: SYSTEM AND METHOD FOR  
ELECTRONIC DISTRIBUTION OF  
BENEFITS

Customer No.: 20350

Confirmation No. 2970

Examiner: Karmis, Stefanos

Technology Center/Art Unit: 3691

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 31, 2007 on the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.